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Docket No.: 51865-012

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Customer Number: 20277
Peter T. ROBERTSON, et al. : Confirmation Number: 7175
Serial No.: 10/601,118 : Group Art Unit: 3626
Filed: June 23, 2003 : Examiner: TBA
For: RISK CLASSIFICATION METHODOLOGY

INFORMATION DISCLOSURE STATEMENT

Mail Stop IDS
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

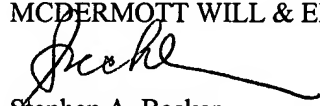
In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the documents listed on the attached form PTO-1449. It is respectfully requested that the documents be expressly considered during the prosecution of this application, and that the documents be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No certification or fee is required.

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Respectfully submitted,

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June 28, 2004



SHEET 1 OF 1

INFORMATION DISCLOSURE
CITATION IN AN
APPLICATION

(PTO-1449)

ATTY. DOCKET NO.
51865-012SERIAL NO.
10/601,118APPLICANT
Peter T. ROBERTSON, et al.FILING DATE
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3626

U.S. PATENT DOCUMENTS

EXAMINER'S INITIALS	CITE NO.	Document Number Number-Kind Codez (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US			
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FOREIGN PATENT DOCUMENTS

EXAMINER'S INITIALS	CITE NO.	Foreign Patent Document Country Codes-Number + Kind Codes (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines Where Relevant Figures Appear	Translation	
						Yes	No

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER'S INITIALS	CITE NO.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
		STRADLING et al., "Violations on the Road: Bad Attitudes make Bad Drivers", Presentation to Symposium on Attitudes and Values Concerning Road Safety, International Conference on Road Safety in Europe, 9-11 September 1996
		HILAKIVI et al., "A Sixteen-Factor Personality Test for Predicting Automobile Driving Accidents of Young Drivers" Accid. Anal. & Prev., Vol 21 No. 5, pp. 413-418, 1998
		STRADLING et al., "Extending the Theory of Planned Behaviour Attitudes to Speeding and other Violations", British Psychological Society Annual Conference, Edinburgh, 3-6 April 1997

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.